

UNITED STATES BANKRUPTCY COURT  
\_\_\_\_\_  
DISTRICT OF \_\_\_\_\_ NEW JERSEY

IN RE DAVID RISTICK

Case No. \_\_\_\_\_ 17-19196  
Reporting Period: 02/01/2018-02/28/2018


**MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)**

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.  
Substitute FORM MOR-2 (RE) for MOR-1 if case is a Single Asset Real Estate case.  
Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	yes	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	yes	
Copies of bank statements		yes	
Cash disbursements journals			
Statement of Operations			
Balance Sheet			
Status of Postpetition Taxes			
Copies of IRS Form 6123 or payment receipt			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts			
Listing of aged accounts payable			
Accounts Receivable Reconciliation and Aging			
Debtor Questionnaire			

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

  
\_\_\_\_\_  
Signature of Debtor

03/05/18

Date

\_\_\_\_\_  
Signature of Joint Debtor

Date

\_\_\_\_\_  
Signature of Authorized Individual\*

Date

\_\_\_\_\_  
Printed Name of Authorized Individual

Title of Authorized Individual

\*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

FORM MOR (INDV)  
(9/99)

In re: DAVID RISTICK  
Debtor

Case No. 17-19196  
Reporting Period 002/01/2018-02/28/2018

### INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

( This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	2026.05	2026.05
<b>RECEIPTS</b>		
Wages (Net)	5295.74	54411.08
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)		7955.84
<b>Total Receipts</b>	5295.74	62366.92
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)		
Rental Payment(s)		
Other Secured Note Payments		
Utilities	469.79	7765.57
Insurance	76.81	2183
Auto Expense	175.28	3665.4
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		784.25
Household Expenses	5233.55	38670.26
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		3507.73
Gifts		105.19
reimbursible business expenses	370.92	5137.93
<b>Total Ordinary Disbursements</b>	6326.35	61819.34
<b>REORGANIZATION ITEMS:</b>		
Professional Fees		
U. S. Trustee Fees		975
Other Reorganization Expenses (attach schedule)		
<b>Total Reorganization Items</b>		975
<b>Total Disbursements (Ordinary + Reorganization)</b>		62794.34
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>		-1030.61
<b>Cash - End of Month (Must equal reconciled bank statement)</b>		995.44

FORM MOR-1(INDV)  
(9/99)

In re DAVID RISTICK Case No. 17-19196  
Debtor 02/01/2018-02/28/2018

**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet**

BREAKDOWN OF "OTHER" CATEGORY		Current Month Actual	Cumulative Filing to Date Actual
<b>Other Income</b>			
old account		0	200
INSURANCE REFUND			160.76
CORRECTION	-19.85		93.58
GIFT			2500
TRAVEL EXPENSE REIMBURSEMENT			2904.14
<b>Other Taxes</b>			
<b>Other Ordinary Disbursements</b>			
<b>Other Reorganization Expenses</b>			

UNITED INFRASTRUCTURE LLC  
20 SULLIVAN AVE  
EATONTOWN  
NJ 07724

DAVID J RISTICK  
5 SAMANTHA CT  
SEWELL, NJ 08080

Employee Pay Stub		Check number:		Pay Period: 01/20/2018 - 01/26/2018		Pay Date: 02/01/2018		
Employee				SSN				
DAVID J RISTICK, 5 SAMANTHA CT, SEWELL, NJ 08080				***-**-2186				
Earnings and Hours	Qty	Rate	Current	YTD Amount	Paid Time Off	Earned	YTD Used	Available
Salary			1,500.00	5,000.00	Sick	0:00		0:00
					Vacation	0:00		0:00
Taxes			Current	YTD Amount				
NJ - WF/SWF			-0.63	-2.10				
NJ - Health Care Subsidy			0.00	0.00				
NJ - Family Leave Insurance			-1.35	-4.50				
Medicare Employee Addl Tax			0.00	0.00				
Federal Withholding			-16.00	-49.00				
Social Security Employee			-93.00	-310.00				
Medicare Employee			-21.75	-72.50				
NJ - Withholding			-9.04	-30.46				
NJ - Disability			-2.85	-9.50				
NJ - Unemployment			-5.73	-19.12				
			-150.35	-497.18				
Net Pay			1,349.65	4,502.82				

UNITED INFRASTRUCTURE LLC, 20 SULLIVAN AVE, EATONTOWN, NJ 07724

UNITED INFRASTRUCTURE LLC  
20 SULLIVAN AVE  
EATONTOWN  
NJ 07724

DAVID J RISTICK  
5 SAMANTHA CT  
SEWELL, NJ 08080

Employee Pay Stub		Check number:		Pay Period: 01/27/2018 - 02/02/2018		Pay Date: 02/08/2018		
Employee				SSN				
DAVID J RISTICK, 5 SAMANTHA CT, SEWELL, NJ 08080				***-**-2186				
Earnings and Hours	Qty	Rate	Current	YTD Amount	Paid Time Off	Earned	YTD Used	Available
Salary			1,800.00	6,600.00	Sick	0:00		0:00
					Vacation	0:00		0:00
Taxes			Current	YTD Amount				
NJ - WF/SWF			-0.67	-2.77				
NJ - Health Care Subsidy			0.00	0.00				
NJ - Family Leave Insurance			-1.44	-5.94				
Medicare Employee Addl Tax			0.00	0.00				
Federal Withholding			-18.00	-67.00				
Social Security Employee			-99.20	-409.20				
Medicare Employee			-23.20	-95.70				
NJ - Withholding			-6.04	-36.50				
NJ - Disability			-3.04	-12.54				
NJ - Unemployment			-6.12	-25.24				
			-167.71	-654.89				
Net Pay			1,442.29	5,945.11				

UNITED INFRASTRUCTURE LLC, 20 SULLIVAN AVE, EATONTOWN, NJ 07724

UNITED INFRASTRUCTURE LLC  
20 SULLIVAN AVE  
EATONTOWN  
NJ 07724

DAVID J RISTICK  
5 SAMANTHA CT  
SEWELL, NJ 08080

Employee Pay Stub		Check number:		Pay Period: 02/03/2018 - 02/09/2018		Pay Date: 02/13/2018		
Employee				SSN				
DAVID J RISTICK, 5 SAMANTHA CT, SEWELL, NJ 08080				***-**-2186				
Earnings and Hours	Qty	Rate	Current	YTD Amount	Paid Time Off	Earned	YTD Used	Available
Salary			1,700.00	8,300.00	Sick	0:00		0:00
					Vacation	0:00		0:00
Taxes			Current	YTD Amount				
NJ - WF/SWF			-0.72	-3.49				
NJ - Health Care Subsidy			0.00	0.00				
NJ - Family Leave Insurance			-1.53	-7.47				
Medicare Employee Addl Tax			0.00	0.00				
Federal Withholding			-16.00	-83.00				
Social Security Employee			-105.40	-514.60				
Medicare Employee			-24.65	-120.35				
NJ - Withholding			-13.04	-49.54				
NJ - Disability			-3.23	-15.77				
NJ - Unemployment			-6.51	-31.75				
			-171.08	-825.97				
Net Pay			1,528.92	7,474.03				

UNITED INFRASTRUCTURE LLC, 20 SULLIVAN AVE, EATONTOWN, NJ 07724

UNITED INFRASTRUCTURE LLC  
20 SULLIVAN AVE  
EATONTOWN  
NJ 07724

DAVID J RISTICK  
5 SAMANTHA CT  
SEWELL, NJ 08080

Employee Pay Stub		Check number:		Pay Period: 02/10/2018 - 02/16/2018		Pay Date: 02/20/2018		
Employee				SSN				
DAVID J RISTICK, 5 SAMANTHA CT, SEWELL, NJ 08080				***-**-2186				
Earnings and Hours	Qty	Rate	Current	YTD Amount	Paid Time Off	Earned	YTD Used	Available
Salary			1,000.00	9,300.00	Sick	0:00		0:00
					Vacation	0:00		0:00
Taxes			Current	YTD Amount				
NJ - WF/SWF			-0.42	-3.91				
NJ - Health Care Subsidy			0.00	0.00				
NJ - Family Leave Insurance			-0.90	-8.37				
Medicare Employee Addl Tax			0.00	0.00				
Federal Withholding			-7.00	-90.00				
Social Security Employee			-62.00	-576.60				
Medicare Employee			-14.50	-134.85				
NJ - Withholding			-8.19	-57.73				
NJ - Disability			-1.90	-17.67				
NJ - Unemployment			-3.82	-35.57				
			-98.73	-924.70				
Net Pay			901.27	8,375.30				

UNITED INFRASTRUCTURE LLC, 20 SULLIVAN AVE, EATONTOWN, NJ 07724

DAVID RISTICK BANK RECONCILIATION

2/28/2018

beginning balance	2026.05
total deposits	5295.74
total withdrawals	6326.35
ending balance	995.44
outstanding checks	0
register balance	995.44



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T STATEMENT OF ACCOUNT

DAVID RISTICK  
DIP CASE 17-19196 DIST NJ  
5 NOTTINGHAM WAY  
TURNERSVILLE NJ 08012

Page: 1 of 5  
Statement Period: Jan 24 2018-Feb 23 2018  
Cust Ref #: 4329638419-039-T-###  
Primary Account #: 432-9638419

Chapter 11 Checking

Account # 432-9638419

DAVID RISTICK  
DIP CASE 17-19196 DIST NJ

ACCOUNT SUMMARY

Beginning Balance	285.60	Average Collected Balance	2,489.27
Electronic Deposits	7,799.42	Interest Earned This Period	0.00
Electronic Payments	5,992.22	Interest Paid Year-to-Date	0.00
Other Withdrawals	400.00	Annual Percentage Yield Earned	0.00%
Ending Balance	1,692.80	Days in Period	31

DAILY ACCOUNT ACTIVITY

Posting Date	Description	Amount
01/24	ACH DEPOSIT, GLOBAL WORLD STA PAYROLL *****9300005152X	1,602.42
01/29	ACH DEPOSIT, UNITED1127 PAYROLL DAVID	901.26
02/01	ACH DEPOSIT, UNITED1127 PAYROLL DAVID	1,349.65
02/09	ACH DEPOSIT, GLOBAL WORLD STA PAYROLL *****1100006906X	1,602.43
02/09	ACH DEPOSIT, UNITED1127 PAYROLL DAVID	1,442.29
02/20	ACH DEPOSIT, UNITED1127 PAYROLL DAVID	901.37
	Subtotal	7,799.42

Electronic Payments

Posting Date	Description	Amount
01/26	DEBIT POS, *****45187613233, AUT 012618 DDA PURCHASE SUNOCO 04712659 WHITNEY POIN *NY	26.61
01/29	DEBIT CARD PURCHASE, *****45187613233, AUT 012618 VISA DDA PUR COMCAST 800 COMCAST *NJ	394.22
01/29	DEBIT CARD PURCHASE, *****45187613233, AUT 012618 VISA DDA PUR URBAN OUTFITTERS DIR 21 972 550 2751 *PA	44.94
01/29	DEBIT CARD PURCHASE, *****45187613233, AUT 012618 VISA DDA PUR PIZZA BOX TURNERSVILLE TURNERSVILLE *NJ	30.48
01/29	DEBIT CARD PURCHASE, *****45187613233, AUT 012518 VISA DDA PUR TARGET COM 800 591 3869 *MN	26.99
01/30	DEBIT CARD PURCHASE, *****45187613233, AUT 012818 VISA DDA PUR PAPA JOHN S 01185 856 863 8383 *NJ	30.04
01/31	DEBIT CARD PURCHASE, *****45187613233, AUT 012918 VISA DDA PUR PAYPAL DOLLSAKE 4029357733 A US	209.95
02/01	TD ATM DEBIT, *****45187613233, AUT 020118 DDA WITHDRAW 284 EGG HARBOR ROAD SEWELL *NJ	400.00
02/01	DEBIT POS, *****45187613233, AUT 020118 DDA PURCHASE WAWA 499 SEWELL *NJ	26.20



**Bank**

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STATEMENT OF ACCOUNT

DAVID RISTICK  
DIP CASE 17-19196 DIST NJ

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Statement Period: Jan 24 2018-Feb 23 2018  
Cust Ref #: 4329638419-039-T-###  
Primary Account #: 432-9638419

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)	POSTING DATE	DESCRIPTION	AMOUNT
DEBIT POS, *****45187613233, AUT 020218 DDA PURCHASE WAL MART SUPER CENTER TURNERSVILLE *NJ	02/02		249.32
DEBIT POS, *****45187613233, AUT 020218 DDA PURCHASE WAWA 499 SEWELL *NJ	02/02		53.63
DEBIT POS, *****45187613233, AUT 020218 DDA PURCHASE MARSHALLS 3501 ROUTE 4 TURNERSVILLE *NJ	02/02		40.97
DEBIT CARD PURCHASE, *****45187613233, AUT 013118 VISA DDA PUR PIZZA BOX TURNERSVILLE TURNERSVILLE *NJ	02/02		35.07
DEBIT CARD PURCHASE, *****45187613233, AUT 020418 VISA DDA PUR AVERSAS ITALIAN BAKERY I TURNERSVILLE *NJ	02/05		270.88
DEBIT POS, *****45187613233, AUT 020418 DDA PURCHASE WAWA 499 SEWELL *NJ	02/05		191.75
DEBIT CARD PURCHASE, *****45187613233, AUT 020418 VISA DDA PUR SP BOUQUETBAR HTTPSBOUQUETB *CA	02/05		166.99
DEBIT POS, *****45187613233, AUT 020318 DDA PURCHASE SHOPRITE WSHNGTNTWP S1 SEWELL *NJ	02/05		80.38
DEBIT CARD PURCHASE, *****45187613233, AUT 020218 VISA DDA PUR NJMVC TURNERSVILLE TURNERSVILLE *NJ	02/05		64.50
DEBIT POS, *****45187613233, AUT 020318 DDA PURCHASE CVS PHARMACY 00 00362 SEWELL *NJ	02/05		52.03
DEBIT CARD PURCHASE, *****45187613233, AUT 020218 VISA DDA PUR GASTROL PLUS TURNERSVILLE *NJ	02/05		41.98
DEBIT CARD PURCHASE, *****45187613233, AUT 020318 VISA DDA PUR POPEYES TURNERSVILLE *NJ	02/05		32.69
DEBIT CARD PURCHASE, *****45187613233, AUT 020418 VISA DDA PUR APL ITUNES COM BILL 866 712 7753 *CA	02/05		14.99
ACH DEBIT, NORTHWESTERN MU ISA PAYMNT *****880-02	02/06		76.81
DEBIT CARD PURCHASE, *****45187613233, AUT 020518 VISA DDA PUR SAVON GAS 32 CANASTOTA *NY	02/07		20.00
DEBIT CARD PURCHASE, *****45187613233, AUT 020718 VISA DDA PUR APL ITUNES COM BILL 866 712 7753 *CA	02/08		0.99
DEBIT CARD PURCHASE, *****45187613233, AUT 020518 VISA DDA PUR SEPHORA COM 877 SEPHORA *CA	02/09		94.90
DEBIT CARD PURCHASE, *****45187613233, AUT 020918 VISA DDA PUR SHOPRITE WASHNGTNTWP SEWELL *NJ	02/12		126.77
DEBIT CARD PURCHASE, *****45187613233, AUT 020918 VISA DDA PUR PIZZA BOX TURNERSVILLE TURNERSVILLE *NJ	02/12		30.48
DEBIT CARD PURCHASE, *****45187613233, AUT 021118 VISA DDA PUR PIZZA BOX TURNERSVILLE TURNERSVILLE *NJ	02/13		33.16
DEBIT CARD PURCHASE, *****45187613233, AUT 021318 VISA DDA PUR YANDYLLC 623 551 0060 *AZ	02/14		58.84
TD ATM DEBIT, *****30009793589, AUT 021518 DDA WITHDRAW 284 EGG HARBOR ROAD SEWELL *NJ	02/15		400.00

Call 1-800-977-2000 for 24-hour Bank-by-Phone services or contact us at www.td.com

Bank Deposits Disclosed: TD Bank N.A. Equal Housing Lender



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STATEMENT OF ACCOUNT

DAVID RISTICK  
DIP CASE 17-19196 DIST NJ

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Statement Period Jan 24 2018-Feb 23 2018  
Cust Ref # 4329638419-039-T-###  
Primary Account # 432-9638419

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)	POSTING DATE	DESCRIPTION	AMOUNT
	02/15	DEBIT POS, *****30009793589, AUT 021518 DDA PURCHASE WM SUPERC WAL MART SUP TURNERSVILLE *NJ	12.67
	02/15	DEBIT POS, *****30009793589, AUT 021518 DDA PURCHASE SHOPRITE WSHNGTNTWP SI SEWELL *NJ	2.59
	02/16	TD ATM DEBIT, *****30009793589, AUT 021618 DDA WITHDRAW 2064 OAK TREE ROAD EDISON *NJ	600.00
	02/20	DEBIT CARD PURCHASE, *****30009793589, AUT 021518 VISA DDA PUR VERIZON WIRELESS 17748 WILLIAMSTOWN *NJ	469.79
	02/20	TD ATM DEBIT, *****30009793589, AUT 021818 DDA WITHDRAW 284 EGG HARBOR ROAD SEWELL *NJ	300.00
	02/20	DEBIT CARD PURCHASE, *****30009793589, AUT 021618 VISA DDA PUR JOSE TEJAS BORDER CAFE ISELIN *NJ	295.63
	02/20	DEBIT POS, *****30009793589, AUT 021818 DDA PURCHASE SHOPRITE WSHNGTNTWP SI SEWELL *NJ	249.96
	02/20	DEBIT CARD PURCHASE, *****30009793589, AUT 021518 VISA DDA PUR SP BEVERAGES DIRECT BEVERAGESDIRE *IL	167.80
	02/20	DEBIT POS, *****30009793589, AUT 021918 DDA PURCHASE SHOPRITE WSHNGTNTWP SI SEWELL *NJ	74.31
	02/20	DEBIT POS, *****30009793589, AUT 021918 DDA PURCHASE WAWA 981 SICKLERVILLE *NJ	63.92
	02/20	DEBIT CARD PURCHASE, *****30009793589, AUT 021518 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL *WA	59.78
	02/20	DEBIT CARD PURCHASE, *****30009793589, AUT 021818 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL *WA	55.96
	02/20	DEBIT CARD PURCHASE, *****30009793589, AUT 021618 VISA DDA PUR SUNOCO 0258197301 EDISON *NJ	48.80
	02/20	DEBIT CARD PURCHASE, *****30009793589, AUT 021618 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL *WA	47.80
	02/20	DEBIT CARD PURCHASE, *****30009793589, AUT 021818 VISA DDA PUR WAWA 970 00009704 PLEASANTVILLE *NJ	45.00
	02/20	DEBIT CARD PURCHASE, *****30009793589, AUT 021618 VISA DDA PUR STARBUCKS STORE 21654 TURNERSVILLE *NJ	28.58
	02/20	DEBIT POS, *****30009793589, AUT 021918 DDA PURCHASE WAWA 499 SEWELL *NJ	27.14
	02/20	DEBIT POS, *****30009793589, AUT 022018 DDA PURCHASE WAWA 499 SEWELL *NJ	10.35
	02/20	DEBIT POS, *****30009793589, AUT 021818 DDA PURCHASE SHOPRITE WSHNGTNTWP SI SEWELL *NJ	5.99
	02/22	DEBIT CARD PURCHASE, *****30009793589, AUT 022018 VISA DDA PUR AMAZON COM AMZN COM BILL *WA	47.98
	02/23	DEBIT CARD PURCHASE, *****30009793589, AUT 022018 VISA DDA PUR AMAZON COM AMZN COM BILL *WA	51.61
		Subtotal	5,992.22



**Bank**

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STATEMENT OF ACCOUNT

DAVID RISTICK  
DIP CASE 17-19196 DIST NJ

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Statement Period: Jan 24 2018-Feb 23 2018  
Cust Ref # 4329638419-039-T-###  
Primary Account # 432-9638419

DAILY ACCOUNT ACTIVITY

Other Withdrawals	POSTING DATE	DESCRIPTION	AMOUNT
	02/05	DEBIT	400.00
		Subtotal	400.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
01/23	285.60	02/08	1,156.52
01/24	1,888.02	02/09	4,106.34
01/26	1,861.41	02/12	3,949.09
01/29	2,266.04	02/13	3,915.93
01/30	2,236.00	02/14	3,857.09
01/31	2,026.05	02/15	3,441.83
02/01	2,949.50	02/16	2,841.83
02/02	2,570.51	02/20	1,792.39
02/05	1,254.32	02/22	1,744.41
02/06	1,177.51	02/23	1,692.80
02/07	1,157.51		



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STATEMENT OF ACCOUNT

DAVID RISTICK  
DIP CASE 17-19196 DIST NJ  
5 NOTTINGHAM WAY  
TURNERSVILLE NJ 08012

Page: 1 of 5  
Statement Period: Feb 24 2018-Mar 23 2018  
Cust Ref #: 4329638419-039-T-###  
Primary Account #: 432-9638419

Chapter 11 Checking  
DAVID RISTICK  
DIP CASE 17-19196 DIST NJ

Account # 432-9638419

ACCOUNT SUMMARY

Beginning Balance	1,692.80	Average Collected Balance	314.47
Electronic Deposits	3,286.67	Interest Earned This Period	0.00
Other Credits	650.00	Interest Paid Year-to-Date	0.00
Checks Paid	1,300.00	Annual Percentage Yield Earned	0.00%
Electronic Payments	3,966.59	Days in Period	28
Other Withdrawals	605.00		
Ending Balance	-242.12		

	Total for this Period	Total Year-to-Date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees (NSF)	\$105.00	\$105.00

DAILY ACCOUNT ACTIVITY

Electronic Deposits	POSTING DATE	DESCRIPTION	AMOUNT
	03/01	ACH DEPOSIT, UNITED1127 PAYROLL DAVID	1,806.87
	03/01	CCD DEPOSIT, UNITED1127 CASH DISB DAVID	600.00
	03/07	ACH RETURNED ITEM, NORTHWESTERN MU ISA PAYMNT ****880-02	76.81
	03/09	ACH DEPOSIT, UNITED1127 PAYROLL DAVID	726.18
	03/13	ACH RETURNED ITEM, NORTHWESTERN MU RETRY PYMT ****880-02	76.81
		Subtotal	3,286.67

Other Credits	POSTING DATE	DESCRIPTION	AMOUNT
	03/09	RETURNED ITEM	650.00
		Subtotal	650.00

Checks Paid	DATE	No. Checks. 2 SERIAL NO	AMOUNT	
	03/08	104	650.00	
	03/12	104*	650.00	
			Subtotal	1,300.00

\*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

1	Ending Balance	-242.12
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② Total Deposits +

3 Sub. Total \_\_\_\_\_

4 Total Withdrawals \_\_\_\_\_

**5 Adjusted Balance**

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		(4)

**FINANCE CHARGE:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Money Line, Overdraft protection on that term ("OHP" or "ODP") is subject to Overdraft protection on the Bank disclose the Average Daily Balance on the periodic statement as an estimate of how you calculate the finance charge. The finance charge is generated on the date advanced and other debts are past due on a count down will continue until the balance has been paid in full. To compute the finance charge multiply the Average Daily Balance times the Day in Period times the Daily Periodic Rate as listed on the Account Summary statement from the first of the statement. The Average Daily Balance is calculated by adding the balance of each day of the billing cycle then dividing the total balance by the number of days in the Billing Cycle. The daily balance is the balance on the day after advance has been made and payment or credit has been subtracted plus or minus any other adjustment that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustment are included in your total finance charge.



**Bank**

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STATEMENT OF ACCOUNT

DAVID RISTICK  
DIP CASE 17-19196 DIST NJ

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Statement Period: Feb 24 2018-Mar 23 2018  
Cust Ref #: 4329638419-039-T-###  
Primary Account #: 432-9638419

DAILY ACCOUNT ACTIVITY

Posting Date	Description	Amount
02/26	DEBIT POS, *****30009793589, AUT 022418 DDA PURCHASE P C 107 ITHACA *NY	61.62
02/26	DEBIT POS, *****30009793589, AUT 022518 DDA PURCHASE SUNOCO 04712659 WHITNEY POIN *NY	40.00
02/26	DEBIT POS, *****30009793589, AUT 022618 DDA PURCHASE SUNOCO 04712659 WHITNEY POIN *NY	20.25
02/26	DEBIT CARD PURCHASE, *****30009793589, AUT 022518 VISA DDA PUR DUNKIN 350392 Q35 WHITNEY POINT *NY	19.98
02/26	DEBIT CARD PURCHASE, *****30009793589, AUT 022218 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL *WA	15.99
02/26	DEBIT CARD PURCHASE, *****30009793589, AUT 022218 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL *WA	12.59
02/26	DEBIT CARD PURCHASE, *****30009793589, AUT 022518 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL *WA	10.99
02/26	DEBIT POS, *****30009793589, AUT 022518 DDA PURCHASE SUNOCO 04712659 WHITNEY POIN *NY	10.10
02/26	DEBIT CARD PURCHASE, *****30009793589, AUT 022218 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL *WA	9.49
02/27	DEBIT CARD PURCHASE, *****30009793589, AUT 022418 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL *WA	112.89
02/27	DEBIT CARD PURCHASE, *****30009793589, AUT 022618 VISA DDA PUR SHOPRITE WASHINGTONTWP SEWELL *NJ	94.56
02/27	DEBIT CARD PURCHASE, *****30009793589, AUT 022518 VISA DDA PUR DOMINIC S PIZZA WHITNEY POINT *NY	60.94
02/27	DEBIT POS, *****30009793589, AUT 022618 DDA PURCHASE P C 107 ITHACA *NY	20.86
02/28	DEBIT CARD PURCHASE, *****30009793589, AUT 022618 VISA DDA PUR DOMINIC S PIZZA WHITNEY POINT *NY	87.05
02/28	DEBIT CARD PURCHASE, *****30009793589, AUT 022718 VISA DDA PUR MIRABITO 13 RICHFORD RICHFORD *NY	51.74
02/28	DEBIT CARD PURCHASE, *****30009793589, AUT 022618 VISA DDA PUR DOMINIC S PIZZA WHITNEY POINT *NY	17.04
02/28	DEBIT POS, *****30009793589, AUT 022818 DDA PURCHASE SUNOCO 04712659 WHITNEY POIN *NY	15.27
02/28	DEBIT POS, *****30009793589, AUT 022818 DDA PURCHASE EXXON NEW MILFO NEW MILFORD *PA	12.53
02/28	DEBIT POS, *****30009793589, AUT 022818 DDA PURCHASE SUNOCO 04712659 WHITNEY POIN *NY	10.00
02/28	DEBIT CARD PURCHASE, *****30009793589, AUT 022718 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL *WA	8.99
02/28	DEBIT POS, *****30009793589, AUT 022818 DDA PURCHASE SUNOCO 04712659 WHITNEY POIN *NY	4.48
03/01	DEBIT POS, *****30009793589, AUT 030118 DDA PURCHASE JIFFY LUBE 438 BLACKWOOD *NJ	104.48

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Read Deposit and Disclosure (TD Bank) at qualifications and credit



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STATEMENT OF ACCOUNT

DAVID RISTICK  
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DAILY ACCOUNT ACTIVITY\*

Posting Date	Description	Amount
03/01	TD ATM DEBIT, *****30009793589, AUT 030118 DDA WITHDRAW 284 EGG HARBOR ROAD SEWELL *NJ	100.00
03/01	DEBIT POS, *****30009793589, AUT 022818 DDA PURCH W/CB CVS PHARMACY 00 00362 SEWELL *NJ	71.60
03/01	DEBIT CARD PURCHASE, *****30009793589, AUT 022718 VISA DDA PUR DOMINIC S PIZZA WHITNEY POINT *NY	66.91
03/01	DEBIT POS, *****30009793589, AUT 030118 DDA PURCH W/CB CVS PHARMACY 00 00362 SEWELL *NJ	56.29
03/01	DEBIT POS, *****30009793589, AUT 030118 DDA PURCHASE GNC 0360 GNC 003601750 DEPTFORD *NJ	51.99
03/01	DEBIT CARD PURCHASE, *****30009793589, AUT 022818 VISA DDA PUR SUNOCO 0471265900 WHITNEY POINT *NY	40.08
03/01	DEBIT CARD PURCHASE, *****30009793589, AUT 022718 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL *WA	23.50
03/01	DEBIT CARD PURCHASE, *****30009793589, AUT 022718 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL *WA	18.97
03/02	DEBIT CARD PURCHASE, *****30009793589, AUT 030118 VISA DDA PUR ATLCITYELECT SPEEDPAY 800 642 3780 *DC	1,001.95
03/02	DEBIT CARD PURCHASE, *****30009793589, AUT 030118 VISA DDA PUR COMCAST 800 COMCAST *NJ	450.00
03/02	DEBIT POS, *****30009793589, AUT 030218 DDA PURCHASE SHOPRITE WSHNGTNTWP SI SEWELL *NJ	335.69
03/02	DEBIT POS, *****30009793589, AUT 030218 DDA PURCHASE WAWA 499 SEWELL *NJ	159.80
03/02	DEBIT CARD PURCHASE, *****30009793589, AUT 030118 VISA DDA PUR SUNOCO 0204081400 TURNERSVILLE *NJ	45.21
03/02	DEBIT CARD PURCHASE, *****30009793589, AUT 030118 VISA DDA PUR AUTOSHEEN CAR WASH BLACKWOOD *NJ	42.04
03/02	DEBIT CARD PURCHASE, *****30009793589, AUT 030118 VISA DDA PUR MCDONALD S F10083 SEWELL *NJ	19.76
03/05	DEBIT CARD PURCHASE, *****30009793589, AUT 030218 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL *WA	60.98
03/05	TD ATM DEBIT, *****30009793589, AUT 030318 DDA WITHDRAW 284 EGG HARBOR ROAD SEWELL *NJ	60.00
03/05	DEBIT CARD PURCHASE, *****30009793589, AUT 030218 VISA DDA PUR ADVOCARE LERCH AND AMA SEWELL *NJ	50.00
03/05	DEBIT CARD PURCHASE, *****30009793589, AUT 030318 VISA DDA PUR SUNOCO 0204081400 TURNERSVILLE *NJ	36.51
03/06	DEBIT CARD PURCHASE, *****30009793589, AUT 030518 VISA DDA PUR SHOPRITE WASHINGTON TWP SEWELL *NJ	98.94
03/06	ACH DEBIT, NORTHWESTERN MU ISA PAYMNT *****880-02	76.81
03/12	NONTD ATM DEBIT, *****30009793589, AUT 031018 DDA WITHDRAW 135 FAIRGROUNDS MEMORIA 11HACA *NY	102.00
03/12	ACH DEBIT, NORTHWESTERN MU REPLY PYMT *****880-02	76.81



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DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)					AMOUNT
POSTING DATE	DESCRIPTION				
03/12	DEBIT POS, *****30009793589, AUT 031018 DDA PURCHASE P C 107 ITHACA * NY				46.24
03/12	DEBIT CARD PURCHASE, *****30009793589, AUT 031018 VISA DDA PUR MIRABITO 46 ITHACA * NY				30.03
03/13	DEBIT CARD PURCHASE, *****30009793589, AUT 031218 VISA DDA PUR WAWA 975 00009753 TURNERSVILLE * NJ				42.64
				Subtotal	3,966.59

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
03/01	DEBIT	500.00
03/07	OVERDRAFT RET	35.00
03/09	OVERDRAFT RET	35.00
03/13	OVERDRAFT RET	35.00
		Subtotal 605.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
02/23	1,692.80	03/06	-69.20
02/26	1,491.79	03/07	-27.39
02/27	1,202.54	03/08	-677.39
02/28	995.44	03/09	-663.79
03/01	2,368.49	03/12	-241.29
03/02	314.04	03/13	-242.12
03/05	106.55		